

## Project BREAD: Bringing Respect, Education, Assistance, and Dignity



**"I need a miracle."**

"For I was hungry and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me, ill and you cared for me, I was in prison and you visited me.' Then the righteous will answer him and say, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink? When did we see you a stranger and welcome you, or naked and clothe you? When did we see you ill or in prison, and visit you?' And the king will say to them in reply, 'Amen I say to you, whatever you did for one of these least brothers of mine, you did for me.'" - **Matthew 25:35-40**

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- What do you think when you look at someone who is homeless or poor?
  - How do you think the dreams and aspirations of the poor compare with yours?
  - What do you think are some of the differences between the poor and the financially stable?
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Imagine if we could see the world as God sees it. What would He say? God, in his infinite love, created us to honor him and to serve one another. But look at the world as it is today. We live in a world where people will do anything for success, where financial gain is given a higher value than care for our own brothers and sisters. We coexist in a world where people living in abject poverty receive almost no help from those with the ability and resources to provide help. While one family thrives with excess resources, another family puts their children to bed hungry, in a home that lacks even the most basic necessities of life.

In our world today, there is a growing number of people who live in abject poverty, lack gainful employment, work for minimum wage, all while they try to support their loved ones. For their family, they cannot provide even the most basic necessities such as clothes, nutritious food, clean blankets, etc. But all families, the affluent and the poor, share common goals: to provide for themselves, to support their family, to have access to education for the future, and especially the future of their children. But for those living at poverty level, this seems to be an unattainable dream. Their hopes of having these things are shattered; things to which, as human beings, we should all be able to access.

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- What do you think it means to be poor?
  - How do the dreams of poor people differ from those more financially stable?
  - What do you think the poverty level income is for a family of four?
  - Is that sufficient to support the family? Why or why not?
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Imagine you are living in poverty. You have a job that pays minimum wage, and with that money you have to support your wife and two children. But that money only covers so much. It provides for a little food, but not enough to get rid of the hunger pains in your child’s stomach. How does that make you feel? What do you do about it? Where do you go for help?



People today frequently become insensitive to the horrific problem of poverty. Or perhaps they feel ambivalent, not knowing how to help. Sometimes rationalization justifies why they shouldn’t help. Regardless of our reason, we are called to help those who are in need. We must constantly remind ourselves that everyone, rich, poor, young, old, are all God’s children, and are deeply loved by God. We are called to help those in need. But in present times, to help end poverty and hunger, we must first seek to understand these problems.

Let’s take a moment and look at what it costs to live in the world today. The table below is a breakdown of basic necessities for a family of 4, while neglecting other basic needs, such as clothing, furniture, home repair, and other basic supplies. Note the considerable differences in cost of living for a family living in poverty in Austin, TX:

U.S. National Averages		Austin, TX Averages	
<b>\$20,614</b>	<b>Income, family of 4</b>	<b>\$20,614</b>	<b>Income, family of 4</b>
\$5,756	Housing	\$10,944	Housing
\$2,656	Utilities	\$2,292	Utilities
\$5,330	Transportation	\$4,296	Transportation
\$4,064	Food	\$7,044	Food
\$2,329	Health/Medical	\$5,160	Health/Medical
\$2,600	Childcare	\$8,640	Child Care
<b>\$-2,121</b>	<b>DEBT AMOUNT</b>	<b>\$-17,762</b>	<b>DEBT AMOUNT</b>

(Source: Census Bureau, Income, Poverty, Health Insurance Coverage in U.S., 2006)

In short, the family income needs to be 186.2% of the federal poverty income level just to break even in Austin Texas. A 2008 census projects there are 301.1 million people in the U.S. Currently, 38 million people live in poverty in the United States. That is more than the populations of Texas, New Mexico , Oklahoma, Arkansas and Louisiana combined. That’s over 13% of the U.S. population who are not able to buy all the basic things needed to live their daily lives. Poverty is a worldwide problem that affects people indiscriminately. Yet there are few solutions for those living in poverty. The table above paints a bold picture for people living in poverty. Even without all the basic necessities, the family of four is already in debt. An even greater shock is the averages for the city of Austin. For a family four to live at

the national poverty level, for each year of trying to survive, they will be over 17,000 in debt. The next table shows what income qualifies as living “in poverty”:

2005 Poverty Levels

Size of Family Unit	48 Contiguous States, DC, and Outlying Jurisdictions	Alaska	Hawaii
1	\$9,800	\$12,250	\$11,270
2	\$13,200	\$16,250	\$15,180
3	\$16,600	\$25,000	\$19,090
4	\$20,000	\$29,250	\$23,000
5	\$23,400	\$33,500	\$26,910
6	\$26,800	\$37,750	\$30,820
7	\$30,200	\$42,000	\$34,730
8	\$37,000	\$45,000	\$38,640

While these numbers are disturbing, they do not paint an accurate picture of what living in poverty entails. For the previously mentioned family of four, the \$20,614 income is only after government assistance. In reality, the actual annual income is only \$12,944, 40% below the poverty line, with the remainder supplied by government assistance. This is truly shocking considering that even with government assistance the family is still living in poverty. This presents an interesting question: How do U.S. government poverty assistance programs compare with poverty assistance programs of other countries?

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- What kind of support do you think other countries give to their citizens in need?
  - How do you think that compares to what the U.S. Government provides?
  - What kinds of changes do you think need to be made?
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The United States is one of the wealthiest countries in the world. One might surmise that the U.S. does a considerable amount to help those in need. Ironically, the government offers the lowest amount of aid for the needy in comparison to other countries. These nations, including those less affluent than the United States, do considerably more to help those who are in need, even bringing people above the poverty level. The following table shows poverty levels of some major countries, as well as the poverty levels after government assistance:

	Canada	Finland	France	Germany	Netherlands	Norway	Sweden	UK	U.S.
<b>(GA: Gov. Assistance)</b>									
<b>Poverty Rates Before GA</b>	29	33	39	29	30	27	36	38	29
<b>Poverty Rates After GA</b>	10	4	8	7	7	4	3	13	18
<b>Reduction Factor (%)</b>	66	88	79	76	77	85	92	66	38

This paints a stark picture for the future of our world. While some people make strong efforts on behalf of the poor, far more people collaborated in a united effort are necessary to truly defeat poverty. Only then can we all live a happy, self sufficient life. But there are so many obstacles in the way.

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- Describe your feelings toward poverty after examining these statistics.
  - Based on this information, how is your opinion of poor people affected?
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### Poverty and Racism



Many people today would say all races have equal opportunity for employment, that all races have equal pay. Many argue there are just as many whites living in poverty as there are other races. These arguments are simply not true. In 2006, of all people living in poverty, only 8 percent were white. Contrastingly, 24.1 percent of people living in poverty were African American, 21.8 percent of Hispanics, and 23.2 percent of Native Americans. Pay is not equal either. In 2006, the median income for a white household was \$50,673. For an African American household, the median income was \$31,969, 40% less. For Hispanic households, the median income was \$37,781, 26% less. As disgusting as this may seem, racism is seen elsewhere. Equally appalling is the presence of economic segregation. Neighborhoods throughout the United States continue to be segregated by race. Economically stable interracial neighborhoods are becoming increasingly rare. Realtors reported that when a white family is looking at a prospective neighborhood, 90% will ask for a racial composition of the area. Similarly, if the residents of the house are African American or Hispanic, realtors advise them to remove any personal photos or ethnic identifiers. Realtors have even been reported for telling an African American or Hispanic family to accept a lower price for their house before the purchasing family discovers their race. Racism is even present in job selection. A 2006 article from the New York Times reported that companies run by white men or women are less likely to hire minorities. In fact, 52% of companies owned by whites reported having no minority employees. Similarly, companies run by minorities are more likely to hire minorities. Of all minority companies surveyed, 75% of its employees were minorities. These statistics present a grim image to people living in poverty today. It shows a growing gap between the haves and have-nots, and the bridge between the two groups is crumbling. To fix this problem, we must attack it head on through education. Statistically, education directly correlates to a higher income, and a lesser propensity toward poverty. Education appears to be the solution to end poverty.

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- How would you feel if your realtor asked you to remove all indications of your ethnicity and family background simply to improve your chance of selling your home?
  - Does the information in this section change your views and opinions of minorities? How?
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### Poverty and Education

The poverty rate for high school graduates is significantly lower than for high school dropouts. High school dropouts account for almost 30% of people living at poverty level. However, only 12% of people



living at poverty level graduated from high school. The higher the education a person has directly correlates to the lower probability of living at poverty level. Moving up the educational scale, 3.7% of people living at poverty level have a Bachelor’s degree or higher. From this we can conclude that academic achievement has a direct relationship with economic success and stability. The higher the education you attain, the better odds you have for leading an economically stable and sustainable life. When compared to those living in poverty, some considerable concerns are raised. Why do people living in poverty have less access to education than those living in middle and upper classes? The following tables below indicate the staggering cost of education in the U.S. and in Austin, TX:

**Average Education Costs in the U.S.:**

Annual Income, Family of 4	\$20,614	Annual Income, Family of 4	\$20,614
Basic Necessities	\$22,735	Basic Necessities	\$22,735
Subtotal	\$-2,121	Subtotal	\$-2,121
4 year Education @ \$4,694/yr	\$18,776	2 Year Education @ \$2076/yr	\$4,152
Overall Total Debt:	<b>\$-20,897</b>	Overall Total Debt:	<b>\$-6,273</b>

**Average Education Costs in Austin, TX:**

Annual Income, Family of 4	\$20,614	Annual Income, Family of 4	\$20,614
Basic Necessities	\$38,376	Basic Necessities	\$38,376
Subtotal	\$-17,762	Subtotal	\$-17,762
4 year Education @ \$8,060/yr	\$32,238	2 Year Education @ \$2904/yr	\$5,808
Overall Total Debt:	<b>\$-50,000</b>	Overall Total Debt:	<b>\$-23,570</b>

The numbers are alarming: the cost of an education today is tremendous. Parents can’t afford to educate themselves or their children, despite the desire to provide for their loved ones. But this problem of poverty does not impact only the parents; the children are deeply affected as well.

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- In what way does the correlation between poverty and education surprise you?
  - What kinds of skills would help a family break the poverty line and live a self sustainable life?
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**Poverty and Children**



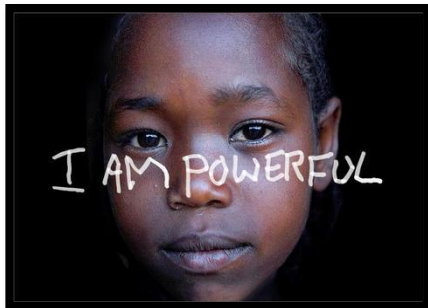
Jesus said to them, “Let the children come to me; do not prevent them, for the kingdom of God belongs to such as these. Amen, I say to you, whoever does not accept the kingdom of God like a child will not enter it.” **Mark 10:14-16**

While poverty in adults is a formidable problem today, an even deeper problem is the shocking number of children living in poverty.

22% of children under 18 are hungry or at risk of being hungry because of poverty. That number increases in children under the age of 12; 25% – 1 in 4 – of children under twelve will go to bed hungry, or will not receive nutritious foods necessary for their health and development. Every day, 2,660 children are born into poverty. Of those, 27 will die because of it. While that only accounts for 1.02% of those born into poverty each day, even one child dying from malnutrition is unacceptable. As children living in poverty grow up, their access to quality education and college diminishes. While this applies to both young boys and girls, the girls have another battle waiting for them in the work place: gender bias.

(Source: *Americas Ongoing War with Poverty*, 2007)

### Poverty and Gender



For years, the number of women living at or below the poverty level has exceeded the number of men in the same situation. In the 21<sup>st</sup> century, many people consider genders to be nearly equal in the work place. In reality, women today only make 70% of what their male counterparts earn. There are currently more women living below the poverty level than men. In 2006, 10% of men lived at or below the poverty level, whereas 17% of women live in the same condition. Similarly, in a 2005 report from the U.S. Census

Bureau, of single parent households living below poverty level, 9.2% were male led households, while 47% were female led households. Lack of quality education is a contributing factor to the number of women living below poverty level. In recent years, statistics show more and more women are seeking a college degree. In fact, the number of women enrolled in college has been higher over the past ten years than the number of men enrolled. This is promising for the future, but the problem exists today, and needs to be treated today. If gender equality in the workplace existed today, women would have greater impact on the household, including spending, food, school, and family necessities. Gender equality would also include the ability to contribute equally to the family income, as well as equal influence on politics and public policy. Imagine how great a world we would live in if women had equal say in all aspects of life as men currently do. Imagine how history, war, and the world would be if women were equal to men, and had equal impact. We all have a chance to impact our world. We need to take action.

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- Why, even with more women enrolled in college, are more female led households living in poverty?
  - What tools could we give poor people to help them get out of poverty?
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### Breaking the Cycle

“Give a man a fish, he eats for a day. Teach a man to fish, he eats for a lifetime. Give the man the tools to fish, and he fishes for himself.” **Chinese Proverb**

Analyzing all the data discussed to this point, we can reasonably conclude the ultimate tool we can give to people living in poverty is *education*. It is one of the greatest gifts given from one person to another. We are responsible to provide each other with the tools necessary to live a fruitful, happy life. In

essence, we seek to help the poor help themselves. For every one hour you spend teaching someone a life skill, you are forever changing that person's life. And by changing their life, they will share that knowledge with their spouse and their children. For that one hour, you have changed that person's family forever. If you have five people in your class, you changed five families. If you can commit to teach one hour a week for four weeks, that 100 people whose lives you directly touched. The numbers increase exponentially the more time you commit to those in need. But what do you teach? Where do you start?

Catholic Charities is an organization which seeks to impact people's lives one individual at a time. It offers classes ranging from parenting skills to financial literacy, as well as job searching, resume writing, and more. Catholic Charities needs teachers and mentors to offer these classes in parishes throughout the diocese. On average, 4-6 people take these classes at Catholic Charities. Of those who take these classes, almost all see improvement in their life as they implement the skills they learned. Just imagine how many more lives could be touched if we had more people teaching these classes. People like you. People who have led successful lives and have the ability to convey their valuable knowledge to those who lack the same skills. You could forever change 5 lives, 25 lives, or more. If even one life is changed, wouldn't it be worth it? Isn't that what God asks of us, to help one another, to walk with each other in the light of Christ's love?

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- Would you be willing to mentor a poor family if it meant bring them out of poverty?
  - Would you be willing to teach the skills necessary to succeed if it meant a better life for them?
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### Success Story

Real lives are being changed through classes and programs being offered at Catholic Charities. Ana is forever changed by the help she received from her mentor. This is a **real** success story from the "Young Parents Succeed" program offered by Catholic Charities:



Ana is a 16 year old mother of two who recently completed the Young Parents Succeed Program of Catholic Charities. Ana was a high school drop-out who did not have any life experience or knowledge of how to cope with situations outside of a high school setting. She didn't have a job, phone, car, or knowledge of how to use public transportation. Most important of all, she had no friends or relatives living nearby to give her advice or a helping hand. She quickly realized that she was completely unprepared for life as a young single mother of two. "I remember that I couldn't sleep; I felt panicky when I would lie in bed," said Ana. "I knew that my babies were depending on me and that I needed to do something...I just didn't know what to do or where to begin! After a while, I was so lost, I just sort of gave up and wouldn't even leave the apartment," said Ana. "The Young Parents Succeed program is amazing...it is like a light at the end of the tunnel."

The Young Parents Succeed Program is one of Catholic Charities of Central Texas' newest programs. This program is free and available to single parents between the ages of 16-25. It works to help single parents achieve their goals and improve their lives through a series of workshops that teach skills in parenting, health and nutrition, budgeting, goal setting, education and career planning, as well as



relationship building and communication. The program provides parents with personal mentors that guides and helps them apply the lessons learned in the classroom towards real life situations.

Ana meets with her personal mentor on a weekly basis. Her mentor provides her with support and has helped her learn how to safely ride the bus with her two young children. Ana now travels to a resource center that provides educational toys and play dates for children of young mothers. Ana's mentor recently accompanied Ana to an appointment with school administrators and helped Ana enroll in a home-school program which allows her to regain high school credits through the internet until openings are available at the campus daycare center next year. "I am very happy to be working with my mentor and the Young Parents Succeed Program," said Ana. "I'm very excited that my two little babies and I will be back on track soon."

This is a real life person whose life was changed by the "Young Parents Succeed" Program. Consider how many young mothers might be sitting in the pew at the Sunday Liturgy wondering, "What am I going to do?" How many fathers are sitting in desperation wondering, "How can I help my family?" Now imagine you impacting their lives as a teacher or mentor. If classes such as the Young Parents Succeed Program are offered at the parish level, teachers with experience/expertise in a variety of fields will be essential. Many volunteers will be necessary for the success of this program as it is tested and eventually shared with parishes throughout the Diocese of Austin. Your help is integral in accomplishing this. Any help you can provide to further this effort would help change the lives of countless people who will benefit from this program. You will forever be a part of their lives, and they will forever change your life in ways you cannot even imagine. As Jesus said in the Garden at Gethsemane, "Could you not sit with me for even one hour? We all have the ability to impact each other.

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- How would you feel if you could impact someone's life like Ana's mentor?
  - What other types of assistance for the poor would interest you?
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### Other Ways to Help

While the demand for teachers in this program is high, there are people who simply don't have the ability or resources to help. There are many other organizations in need of support, volunteers, and contributors. Some of these include:

- St. Vincent de Paul – volunteer, donate clothes, supplies, furniture, other essential goods
- Meals on Wheels – volunteer to help deliver food to those who are sick
- Mobile Loaves and Fishes – volunteer to prepare food for the homeless, visit those in need
- Government – write to your representative asking for assistance for the poor
- Hospital Ministry – volunteer to visit the elderly, sick, and dying
- Pro-Life Ministries – volunteer to defend the unborn, counsel mothers considering abortion
- Capital Area Food Bank – volunteer to help supply food to the poor in our area



While these are just a few of the organizations needing help, all of them need ongoing support from the people of central Texas. If you can, support them with a monthly, quarterly or annual donation, and most importantly, donate your time and effort to these noble and worthy causes.

How **your** help can break the cycle

As a volunteer and/or teacher, you can impact the lives of those who are in most need of assistance. You can change the life of the students and you will grow with them. God calls each of us to help our brothers and sisters in Christ, and this is a perfect opportunity for you to share your gifts and experience for the benefit of God's children.

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**Together, we can make a difference. Together, we can provide the tools necessary for success.  
Together, we can end poverty and hunger.**

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